



INFO-C

INFORMATION FROM DG XXIV 'CONSUMER POLICY' OF THE EUROPEAN COMMISSION - VOL. IV, No 3 - 1995

The headline news for the second quarter of 1995 is the Commission's decision of 2 March to raise the Consumer Policy Service to the rank of Directorate General. By transforming the 'CPS' into 'DG XXIV -

Consumer Policy' the Commission wishes to emphasise the importance it attaches to consumer policy, which under Article 129a of the amended version of the EC Treaty is now

enshrined as a legitimate policy of the Union. Let us hope - and this is also what our Commissioner Emma Bonino wants - that this eminently symbolic act will soon be backed up by additional human and financial resources. But we all know that this no longer depends on the Commission alone!

Moreover, the Consumer Affairs Council, whose agenda we published in our last issue, was held on 13 March, and we report on it in these pages. You will also find information on the history of consumer policy at the Commission, how European consumers spend their money, safety tests for cars in the

European Union, certain practical aspects of the transition to the single currency, how the 'digital revolution' in the media will affect consumers, and much more besides.

DG XXIV IS BORN!

Finally, a word on our editorial policy. Last October we called on you to help us make **INFO-C** *your* magazine. Since then, we have been receiving a steady inflow of press releases and

miscellaneous contributions. We are very happy with the response and we try to include as much as we can, even if not everyone sees eye to eye with some of the options chosen by the Community instances. This is because since its inception **INFO-C** has been in the vanguard of the Commission's transparency policy and has become a clearing-house for information and opinions on the big issues in consumer affairs. Hence it should come as no surprise that the ideas expressed here do not necessarily reflect the Commission's official position.

INFO-C

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Date :

Texts finalised 11.05.95
ISSN N°1018 - 5755

Juin 1995

Bureau de dépôt : Namur X
Imprimé à taxe réduite

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History of EC consumer protection

DG XXIV 'Consumer Policy' was created by a Commission decision taken on Wednesday, 22 March 1995. This Directorate General replaces the Consumer Policy Service. Below, we briefly survey the history of consumer policy at the Commission.

In November 1967 a Member of the European Parliament submitted a written question, asking whether the Commission had considered creating a division to deal with problems of relevance to consumers¹. The Commission in a five-line answer said that it was 'studying ... a proposal ... with an eye to creating a division ...'. The Community *langue de bois* was already a fact of life.

In June 1968 another MEP asked whether this division had finally been created².

The Commission replied that it had created:

'... in the context of the Directorate General for Competition, a specialised service for questions of relevance to consumers'.

Parliament kept up the pressure and on 21 January 1969 held a debate on the 'strengthening of the consumer's position in the common market'³. The Commissioner in charge, Mr Sassen (NL), described the tasks of the specialised service created in April 1968. Following this debate Parliament adopted a resolution⁴. It should be noted that at that time it was the Parliament's Social Affairs and Health Committee which handled consumer affairs.

In June 1969 an MEP asked the Commission for details on how the specialised service was working⁵. The Commission explained that the service consisted of two A-grade officials and one B-grade official⁶. The service had prepared four working documents on labelling, comparative tests, packaging of goods and hire-purchase sales. In 1972 an additional A-official, Ludwig Kramer, now at DG XI Environment, and a C official, Nicole Lizin, still at DG XXIV, joined the service.

Two important events occurred in 1972. Firstly there was the Paris Summit of October 1972, which clearly came out in

favour of 'strengthening and taking into consideration the measures adopted in the interest of consumers'.

Then, on 1 January 1973, the United Kingdom, Denmark and Ireland joined the Community. At the time both the United Kingdom and Denmark played a flagship role in consumer protection. In 1973 Denmark submitted a memorandum on a Community Consumer Policy⁷.

This is why in 1973 the new Ortolí Commission (1973-1977) decided to create the ECPS - the Environment and Consumer Protection Service. The portfolio was given to Commissioner L. Scarascia-Mugnozza (I). In 1979 this independent service comprised 44 A, 19 B and 31 C officials⁸.

In 1981, with the accession of Greece, the Thorn Commission (1981-1985) decided to create DG XI - Environment, Consumer Protection and Nuclear Safety.

In 1989 (2nd Delors Commission 1989-1993) the consumer units in DG XI became the Consumer Policy Service (CPS).

Final stage: 22 March 1995, creation of DG XXIV.

¹ Question No 22867 from Mrs Lulling, OJ No C 3, 22.1.1968, p. 16.

² Question No 12568 from Mr Illerhaus, OJ No C 83, 23.8.1968, p. 18.

³ Debates of the European Parliament No 110, January 1969, p. 20.

⁴ Resolution on the-strengthening of consumer's position in the common market, OJ No C 17 of 12.2.1969, p. 5.

⁵ Question No 160/69 from Mr Behrendt, OJ No C 112, 28.8.1969 p. 22.

⁶ Mr Klein (A), Mrs Coquette (A) and Mr Brand (B). The 2 A-grades have died, B has left the Commission.

⁷ See Th. Bourgoignie, *Eléments pour une théorie du droit de la consommation*, p. 115.

⁸ Ibidem, p. 431.

⁹ Question No 718/79 from Mrs Roudy - OJ No C 328, 31.12.1979, p. 19.



Consumer Affairs Council of 30 March 1995

CONTRACTS NEGOTIATED AT A DISTANCE:

The Council reached a political agreement with an eye to a common position, which should be adopted following the legal and linguistic revision of the text. There are some outstanding difficulties concerning the judicial and administrative remedies open to professional bodies and consumer organisations. The Presidency's compromise contains the following three provisions: the mutual recognition of consumer organisations will be regulated on the basis of a horizontal approach in the context of the Commission's follow-up to the Green Papers on access to justice and guarantees for consumer goods; the Directive will include services other than financial services; the time limit for transposal will be three years.

INDICATION OF THE PRICES OF FOODSTUFFS AND NON-FOOD PRODUCTS:

This proposal could not be adopted because Parliament has not yet delivered its opinion. It envisages extending by four years the current transitional period, pending a Commission proposal for the creation of a simplified regime.

GREEN PAPERS ON ACCESS TO JUSTICE AND GUARANTEES FOR CONSUMER GOODS:

Emma Bonino informed the Council that the Commission would examine the proposals in the coming weeks and would present them at the next Consumer Affairs Council.

MEMORANDUM FROM THE FRENCH PRESIDENCY 'FOR AN ACTIVE CONSUMER POLICY':

The highlights of this memorandum are the proposals that an ombudsman be created for European consumers and also a European Consumer Council, representing consumer organisations and professionals on the lines of the National Consumer Council in France.

As regards the European Consumer Council, the other Member States are wary about creating cumbersome and bureaucratic new structures which might overlap with existing bodies. As regards the European ombudsman, even those countries which have a national ombudsman doubt the utility of creating what would mainly be a lobbying body, as opposed to the national ombudsman who can also mount legal proceedings.

Speaking of the European Consumer Council, Emma Bonino said that rather than create a new body it would be better to review the working of the Consumers' Consultative Council (CCC) and to improve consumer information and concertation with professionals through the medium of open forums. As to the ombudsman, she stated that the Commission would consider the issue from the specific angle of access to justice rather than from a general perspective.

CROSS-BORDER TRANSFERS:

Mario Monti, the Commissioner responsible for financial services, briefed the Council on the state of play. A Directive is in the pipeline. The consultative bodies are to deliver their opinions in May, and Council should be able to adopt a common position in June. The Commission's draft notice to the banks' will also be ready for the June Council, once the Commission has examined the feedback from those concerned and convened the national experts.

LABELLING OF FOODSTUFFS:

The purpose of the proposed labelling Directive is that consumers be better informed about the ingredients used. Council reached a political agreement with a view to adopting a common position, which would be possible once the text had been finalised from the legal and linguistic angle. To reach this agreement it was necessary to omit the point concerning the labelling of alcoholic beverages, which therefore remains on the Council's agenda for later examination.

ARTICLES OF PRECIOUS METAL:

Because of the numerous differences concerning approximation of the laws, regulations and administrative provisions of the Member States in regard to articles of precious metal, the Council simply held an exploratory debate. The difficulties mainly concern the way the articles are marked and the scope of the Directive.

ANY OTHER BUSINESS: FUTURE MEASURES IN REGARD TO THE LABELLING OF PRODUCTS:

The Commission has piloted a camera labelling project, which has made it possible to work out groundrules concerning the particulars to be included at the points of sale, on the products themselves, in user manuals and in mail



order catalogues, in the interests of consumer information. Now it is up to the professionals (who were involved in the work) to apply these rules, which should find their way into a European code of good conduct. Thus the Commission has decided to address the problem on a sectoral basis (the camera labelling experience could be extended to other areas as well) and to test the voluntary approach.

¹ This draft notice contains the Commission's reactions to the banks' proposal that they cooperate *inter se* by creating common cross-border transfer systems (see the article entitled 'Cross-border transfers: draft notice on competition rules' in the 'Consumer protection' section of the February 1995 issue of **INFO-C**).

New European Agency for the Evaluation of Medicinal Products - Protecting health in the internal market

In a real single pharmaceutical market, products should be marketed with identical conditions of use and should benefit from an independent, experienced and scientifically based evaluation, protecting both the consumer and industry. The **European Agency for the Evaluation of Medicinal Products** (EMA) was, for that reason, set up in London and became operational on 1 January 1995. There are now **three registration procedures** for medicinal products:

1. **a centralised Union registration procedure**, deposited with the EMA, reserved for innovative medicinal products, and leading to a single union wide authorisation, valid for all EU Member States;
2. **a decentralised procedure** which will apply to the substantial majority of medicinal products, based upon the

principle of mutual recognition, and covering a variable number of Member States;

3. **a national procedure**, limited in principle to applications of local interest concerning a single Member State.

Another objective of the agency will be to secure the scientific criteria (which is the basis for uniform regulatory decisions).

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BEUC reacts to 'Consumer Affairs' Council of 30 March 1995

BEUC welcomed the adoption of a Common Position on the **distance selling Directive**. However, it had problems with two major points. First, it strongly criticised the Member States' decision to reject improved access to justice for consumers, saying that preventing consumer organisations from acting on behalf of individual consumers in the event of transborder disputes made it practically impossible for consumers to get effective legal redress in other Member States. Second, BEUC denounced the decision of Member States to exclude financial services from the scope of the Directive, saying that thanks to the agreement reached, consumers will be better protected when they buy a pair of socks at a distance than when they buy an insurance policy. BEUC reacted positively to the political agreement reached by Ministers on the amendment to the **Directive on labelling, presentation and advertising of foodstuffs**, which it said should substantially improve existing

requirements for ingredient labelling of foods and provide consumers with better information about the quantity of ingredients used. However, BEUC said it would have liked the Directive to specifically require quantitative labelling of all ingredients present above 2%. Moreover, BEUC expressed its disappointment at the Member States not being able to reach agreement on the labelling of alcoholic drinks, and called for them to find a solution before the common position is adopted.

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EURO C again expresses its concern about protection of consumer-citizens

On the eve of the Consumer Affairs Council of 30 March, **Euro C** - the consumers' unit of the European Trade Union Confederation - appealed to the Council of Ministers and the European Commission to relaunch consumer protection policy, notably by taking the following initiatives:

- preparation of a directive on overindebtedness of households,
- preparation of a directive on consumer access to justice,
- publication of a Commission Green Paper on the defence and representation of the interests of users of public utilities,
- presentation of a new proposal for a Directive on the liability of suppliers of services,
- creation of a European policy on the quality and safety of foodstuffs (anabolic substances, pesticides, etc.).

These initiatives are also part of a framework of action designed to bring Europe closer to the citizen.

Finally, Euro C urged the Council to adopt the outstanding proposals for directives, notably the three proposals on cross-border transfers, distance selling and the indication of unit prices.

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Emma Bonino discusses public utilities

Yet another contribution to the debate on public utilities which regularly feature in our columns, this time from our Commissioner.

In a keynote address to the **'European Seminar on the Public Utilities'**, organised by the **National Consumer Council** in cooperation with BEUC on 7 and 8 March 1995 in Brussels, Emma Bonino first underscored the considerable differences in legal and ideological views as to what constitutes a public utility between the countries of Northern and Southern Europe, with the former 'generally having a less rigid, more pragmatic view than the Southern Member States of what such a service entails'. She went on to say that there was a chance of the public utilities' issue being raised at the next Intergovernmental Conference (IGC) in 1996, which would provide an opportunity to address globally an issue which up to now had been tackled only from a sectoral angle (voice telephony, postal services, gas or electricity markets) without any common doctrine. For the consumer, the question was of key importance, because who today could do without such vital services as gas, electricity, water, telephones, postal services and public transport? The next question was to consider what kind of status these public utilities should have if consumer interests were to be best served. There was no easy answer. Whether the public utility was managed by a public or private organisation, whether it worked in a competitive environment or enjoyed a monopoly – the basic problem was that of providing a 'universal service' (basic service). Hence, liberalisation did not mean deregulation! On the contrary, if consumers were to make the most of liberalisation, any such policy would have to be accompanied by strict regulatory measures to ensure that the universal service was guaranteed.

So what was to be done at European level?

First, Emma Bonino highlighted the progress made to date. The directive on unfair terms in consumer contracts¹, **which also protected consumers of public utilities**, had been adopted. Moreover, a directive under preparation and based on the Green Paper on access to justice would further strengthen the consumer's position to some extent. The Commission was also encouraging out-of-court dispute resolution mechanisms involving consumer associations, such as in Italy where 22 conciliation committees had been set up to examine disputes on telephone-service-related issues². Finally, the study commissioned by the CPS on 'The basic rights of consumers of public utilities in the Member

States of the European Union' would take stock of the innumerable charters and mediators which had sprung up in public utilities throughout Europe.

But there was a long way to go before all European citizens would have equal rights as regards the use of public utilities. Emma Bonino spelt out what she considered these basic rights to comprise:

1. security and safety of supply;
2. access for all at affordable prices;
3. separation, in all cases, of regulator and operator;
4. transparent information for consumers;
5. service quality, with publication of quality indicators verified by an independent body, and compensation arrangements when indicators were not met;
6. representation for consumers in dealings with operators and regulators;
7. simple, quick and cheap (or free) redress for all;
8. appointment of a mediator for each sector with binding powers and the power to investigate;
9. special rights for disadvantaged users;
10. provision of a basic minimum service in the event of payment difficulties.

She promised that the CPS would do its utmost to ensure that consumers would be just as well protected in the services field (and in particular public utilities) as in the case of products.

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¹ Directive 93/13.

² See the article entitled 'EU will support the conciliation and arbitration procedure set up by Telecom Italia and consumer organisations' in the 'Countries' section of the December 1994 issue of **INFO-C**.

Towards the digital revolution - European television and film between market and regulation

This was the theme of the **6th European and Film Forum** organised by the **European Institute for the Media** on 10-12 November 1994 in Liège. A well-chosen theme since, as Bernd-Peter Lange, Director-General of the European Institute for the Media, noted: 'The digital revolution forces media professionals to reconsider their strategies in view of market changes, and asks policy makers to evaluate the common approach to regulation'. Hence, the Forum explored how new technologies influence the development of programmes and services, and what effect this will have on the European audiovisual landscape. The discussions focused on the extent to which market forces will steer the future development of the media, and on the role which European regulation could or should play.

The plenary sessions tried to answer the following questions: Will the explosion of programmes and services meet the consumers' demands?

Who are the new players and what are the new strategies in the audiovisual sector?

Is there a need for a European cinema policy?

Globalisation and fragmentation: what is the future of television in smaller countries and national regions?

Will economic power replace political power?

And the working groups dealt with the following topics: regulatory bodies in Europe, the film industry in Europe, consumer and viewer interests, new communication technologies, legal aspects of the audiovisual media, language transfer in television and film, and television news and current affairs.

The proceedings contain the contributions and the discussions of the plenary sessions, as well as the working group reports and papers. **INFO-C** has summarised the parts specifically concerning consumers.

Plenary session: Will the explosion of programmes and services meet the consumers' demands?

The discussion started from the consideration that new communication technologies (born from the 'digital

revolution') raise hopes and fears at the same time. Picture and sound will improve, the number of television channels will increase, interactivity will be used more and more extensively, and pay-television channels will enable viewers to pay exactly for what they are getting. However, inequality could result from information and quality entertainment being offered mostly through pay-services, interactive services documenting the exact habits and preferences of a particular consumer could threaten privacy, the gatekeepers who build the network could decide to exclude certain parts of the potential audience, and the splitting of the 'mass audience' into finely targeted little groups or even individuals could further fragment society.

In his contribution, Eli Noam, Director of the Columbia Institute for Tele-Information at Columbia University, USA, distinguished three stages through which television has gone in the past decades: Stage I 'Limited Television', Stage II 'Multi-Channel TV' and Stage III 'Distributed TV'. According to him, television is now in a transition between Stages II and III, as it is highly probable that a trend towards individualized 'me channels' will replace the current trend towards simply more and more channels. Concretely, it means that each viewer will be able to connect himself to video servers storing a multitude of programmes of various kinds, thus creating his own individual channel. The future should then not be one of 50, 500 or 5,000 channels¹ - a totally unpractical solution from the user's perspective, but of *one* channel, i.e. each individual's 'me channel', multiplied millions or billions of times. Noam sees this as positive, concluding that, yes, consumers' demands will be better satisfied that way, as a television of openness - to both multiple new voices and new consumer choices - develops. As for the risks listed above, Noam thinks that they could be avoided by limited government intervention and supervision. Basically, governments could assure that access to the networks is universal and affordable and that educational programs are supplied.

Working group: Consumer and viewer interests

The working group based its examination of this issue on the three main principles mentioned in the 'European Television

consumers' Declaration': the 'right to transmit one's opinion', the 'right to receive unlimited information', and the 'respect of personal integrity'.

- The 'right to transmit one's opinion':

As a result of the high costs of broadcasting, the right to transmit is reserved for sensational programmes with large audiences, which goes against the freedom of expression of individuals, associations and minority groups. Only interactivity via telephone or videotext ensures some kind of freedom of speech for the public. But its representativeness may be questioned.

- The 'right to receive':

Television risks becoming less and less of a democratic medium as it has been calculated that the European citizen already has to pay an average of 100 ecus per year to receive a minimum level of television programmes. And that includes only the fees for public service broadcasters, not the various pay-TV subscriptions!

- The 'respect of personal integrity':

Under the pressure of time and audience ratings, television is increasingly tempted to focus only on the sensational and give incomplete coverage of events. In so doing, it threatens everyone's right to objective information, which is the first aspect of personal integrity. The second, i.e. protection of the person, is threatened by the contents of the programmes which, what with 'drugs, sex, alcohol and rock 'n' roll', fail to respect the traditional institutions, such as school, family and religion.

Various proposals aimed at remedying the situation were then made. To name but a few: limiting (or even forbidding) advertising targeted at children, curbing the broadcast of violent images, ensuring universal service, setting up a network of viewer organisations and one of media departments of consumer organisations, etc.

To obtain the complete 250-page Proceedings, please contact:

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¹ Which seems to be technically feasible, as one company in Orlando, Florida, is currently experimenting with offering 500 channels thanks to the new fibre compression technology.

ECAS reopens its answering service for European citizens

Euro-Citizen-Action-Service (ECAS) has decided to put the Schengen Convention - which entered into force on Sunday 26 March 1995 - to the test. A team of experts awaits your calls so as to judge whether the visible and invisible barriers to the free movement of persons between the seven Schengen countries (Benelux, Germany, France, Spain and Portugal) have in fact come down. ECAS will assess the repercussions for these countries and the other Member States of the Union.

The answering service's phone number is **+32 2 534 42 33**.

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How do European consumers spend their money?

The final consumption of households in the European Union and the Member States was published by Eurostat (Statistical Office of the European Community) in 1994. The report scrutinizes European consumption patterns on the basis of figures for 1985-89, 1990, 1991 and 1992.

In 1992, of 100 ecus spent by Europeans, **59.5** went on consumption (as opposed to 61 in 1985-89). The lowest figure is Denmark with 51.4 and the highest Greece with 71.7.

Of every 100 ecus devoted to consumption:

- **19.1** went on food, beverages and tobacco (as opposed to 20.8 in 1985-89). The highest was Greece with 36.7 and the lowest was the Netherlands with 14.9.
- **7.4** went on clothing and footwear (as opposed to 7.8). The highest was Italy with 9.9 and the lowest was Denmark with 5.3.
- **17.8** went on gross rent, fuel and power (as opposed to 17.5). The highest was Denmark with 28.2 and the lowest was Portugal with 7.
- **7.9** went on furniture and household articles (same figure). The highest was Luxembourg with 10.8 and the lowest was Denmark with 6.2.
- **8.6** went on health care (as opposed to 8). The highest was Germany with 15.1 and the lowest was the United Kingdom with 1.6.
- **15.2** went to transport and communication (as opposed to 14.9). The highest was Luxembourg with 19.9 and the lowest was Italy with 12.3.
- **8.7** went on entertainment, recreation, education and culture (as opposed to 8.4). The highest was Ireland with 12.1 and the lowest Luxembourg with 4.1.
- **15.4** went on other goods and services¹ (as opposed to 14.2). The highest was Spain with 25.5 and the lowest was Ireland with 9.6.

These figures highlight the great disparities between consumption patterns in different EC countries. Moreover, trends are diverging. For example, expenditure on 'food, beverages and tobacco' has fallen steeply in Belgium, but is increasing in Portugal! Total consumption expenditure by country reflects the gap between the rich and not-so-rich countries. Hence, Greeks, Spaniards, Irish and Portuguese consume between 30% and 50% less than the French, Italians, Belgians and Luxembourgers.

Again, in 1993 private consumption fell considerably. But DG II (Economic and Financial Affairs) has calculated an increase of 1.5% for 1994 and estimates a rise of 2% for 1995 and 2.5% for 1996. The reasons for the upswing are the reduction in precautionary savings, the upturn in employment and the modest increase in take-home pay.

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European Economy / Supplement A / Economic analyses
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¹ A category which includes various elements such as expenditure on personal care, hotel outings and accommodation services and tourist trips all included.

New consumption patterns in France

On 7 February 1995, **CREDOC** (research centre for the study and observation of living conditions) organised a seminar in Paris entitled: **'Will the new consumption patterns last?'**

First of all, what is new?

Following the resolutely 'semi-collective' (i.e. family-based) consumption of consumer durables (cars, refrigerators, radios, televisions, washing machines, etc.) of the 50s and 60s, and then the no less steadfastly individualist consumption of more personal, short-lived goods in the 70s and 80s, consumption in the 90s is characterised by the desire to find a compromise between these two extremes. For crises and catastrophes have intervened, engendering all kinds of fears and worries. Examples: Chernobyl and the threat to the environment, AIDS and the menace to health, the economic crisis and the threat to employment, the Gulf war and the threat to peace, and... unfortunately, the list goes on. And consumers have the feeling that these risks are the result of excessive individualism and a lack of solidarity. Consequently, though without wishing to return to the semi-collective consumption of 30 years ago, they are now calling for a form of consumption that shows more solidarity and offers more reassurance and more 'authenticity'. They thus look for the best value for money, demand brands that offer genuine added value rather than just a well-known name, keep their durable goods for longer¹, and are suspicious of advertising and supposed 'innovations'. This is accompanied by the emergence of 'committed consumption' favouring companies espousing philanthropic or environmental causes or those manufacturing in France or, at most, in Europe... so no more tinsel and glitter, instead low-price camembert! Thus, after kidding themselves out with appliances and then putting on a display, consumers now thirst for authenticity, meaning and good sense.

Will such consumption patterns last?

Clearly, it is not possible to answer yes or no to this question with any certainty, or of course to put forward any figures. The seminar could at most predict that the following themes appeared to be here to stay:

- ecology (seen not as an alternative system but as a form of regulation of the existing system²),
- roots (return to the products of the land),

- concern for health,
- durability (the desire for products that outlast time and fashion),
- the family (seen not as a force for social control but as a unit of solidarity and companionship³ - take the success of the Renault Espace, a symbol, if there ever was one, of a family 'cocoon'),
- openness to the world (desire for world-wide products, such as jeans or Coca-Cola, or ethnic goods - take the success of shops such as 'Pier Import'),
- the struggle against social exclusion or for humanitarian causes (N.B. however: if the manufacturer is simply content to divert part of the profits to a cause, this only boosts sales temporarily and is quickly seen as a cynical publicity stunt; instead, the cause needs to be integrated within the manufacture or the purpose of the product itself),
- science (seen not as a guarantee of unlimited progress, but more modestly as a factor for increasing knowledge).

This study by CREDOC is definitely relevant to Europe as a whole, because, even though consumers clearly do differ from country to country, most of the broad consumption trends analysed here are common to all of Europe.

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¹ For example, only a government bonus granted for the purchase of new cars has finally managed to persuade drivers to scrap their old bangers going back ten years or more!

² Environmentalism as a political movement, at least in France, has still to make its breakthrough...

³ The definition of a family as a unit comprising father, mother and children is totally outmoded and moreover politically incorrect. The family is now defined as a group of persons living - more or less - under the same roof...

CAP under fire from CEG - again

In the Spring issue of its newsletter *Consumers & Europe*, **CEG** (Consumers in Europe Group) published a statement it made in January¹ denouncing EU rules on the marketing of fruit and vegetables. Pointing out that on average, better-off families eat thirteen times more fruit than low-income families of the same size, CEG called for a reform of the system in order for people to be given greater choice and be able to afford healthier diets. CEG claims that EU 'quality standards' for fruit and vegetables are used to restrict supplies to the market so as to raise prices. Even products wanted by consumers such as small apples, in demand for children, have systematically been removed from the market. Consequently, CEG criticised the CAP withdrawal system which raises prices and involves the destruction of good food - in 1993/4, around 2.5 million kilos of EU fruit and vegetables were bought up and destroyed at taxpayers'

expense, CEG said. Stressing that quality and taste are best assessed by retailers and consumers, and not by the EU, CEG called for a reduction in withdrawal prices in order to phase out subsidised withdrawals, the scrapping of quotas, improved access to third country imports, and for an end to the use of quality standards to rig markets.

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¹ *Farm Price Review*, CEG 95/06.

How credible are animal welfare friendly labels?

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Not very, according to a report from the **Food Commission** and the **Soil Association**. They found that, while an increasing number of consumers are willing to pay more for products that are produced to higher welfare standards, many of the 'green' and animal welfare friendly labels appearing on supermarket meats and other produce, do not live up to their image:

- Hens laying 'barn' and 'perchery' eggs are kept in conditions little better than battery-caged hens. And the majority of 'free-range' eggs are likely to have been produced in units containing thousands of birds, only some of which will ever make it outside. A widespread practice is to add dyes to feed to colour egg yolks.
- 'Outdoor reared' pork conjures up pastoral visions of smiling piglets merrily leaping around open fields until they finally die of old age - but the reality is that after a short period of freedom, they are unsympathetically brought inside for fattening and never again get to see the sunlight.

- The RSPCA's Freedom Food label adopted by Tesco and the Co-op allows chicken beaks to be cut, and tail docking and farrowing crates for pigs.

The report says that half-way house labelling schemes which set standards too low are both misleading consumers and undermining further improvements in animal welfare standards. It therefore concludes that organic farming offers the highest animal welfare standards available.

Contact:

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Calvados COLOC: 1995 activities

In 1994, the Calvados **COLOC** (Liaison Committee for Consumer Organisations - Normandy, France) published a **map of cheaper petrol at motorway exits**, with the twofold aim of helping drivers to avoid paying expensive motorway prices (petrol costs between 30 and 60 centimes per litre more at motorway service stations) and of encouraging drivers to break their journeys. In view of the huge success of this initiative, Calvados has joined forces with the other COLOC of France to publish the 1995 edition in French, English and German, which will be available throughout the European Union. This 2nd edition has been updated to include the new sections of motorway.

Secondly, the COLOC has observed that people involved in disputes are not generally aware of how to go about settling them and it has therefore published a leaflet in French and English entitled *Comment régler un petit litige et à qui s'adresser?* (*How to settle minor disputes and where to go*), on the same lines as *'Que faire en cas d'accident?'* (*What to do in the event of an accident*), which came out last year.

Similarly, in collaboration with the Plymouth Consumer Group, two parallel documents have been published:

A Plymouth, consommez malin! for French visitors to Plymouth and *Don't be conned in Caen!* for English visitors to Caen. They provide practical and administrative information on subjects of interest to foreign visitors, such as banks, developing photos, camp sites, transport (trains, buses, car hire), petrol stations, accidents, etc.

Finally, the **English language services** set up last year have now been regionalised and placed under the control of the Centre Technique Régional de la Consommation (CTRC - Regional Technical Consumer Service) in Lower Normandy. With the opening of services in Cherbourg, Granville and Alençon, in addition to those already in place in Caen and Douvres la Délivrande, coverage will be improved.

Contact:

COLOC Calvados
12 rue Neuve Saint-Jean
F - 14000 Caen
Tel.: +33 31 50 38 50
Fax: +33 31 50 01 06

Consumer Debtnet (CDN) founded

At a major European conference held in Stockholm in May 1994, the **Consumer Debtnet** - The European Network of Debt Advice and Household Budgeting (CDN) - was founded. What is it all about?

The provision of specific advice to heavily indebted households is becoming increasingly important in more and more countries of Europe: the number of households slipping from debt to overindebtedness is rising all the time. The main cause is unemployment, but divorce or sickness/accident also play a part. These problems are substantiated by a series of consumer insolvency laws that have been passed in various European countries.

Once someone has fallen heavily into debt and a whole host of creditors are pressing for their claims, including all sorts of fees, to be paid, expert advice is needed.

Providers of commercial and financial services are already operating throughout Europe. In the EU single market, the

debt advice centres will in the future be faced with 'foreign' claims too. It is therefore essential that they join forces in the various countries. They can learn a lot from one another - if they know about one another. The regular exchange of information is therefore a top priority for European debt advice centres. From summer 1995 the CDN will be publishing its own quarterly newsletter, thanks to generous financial support from the Nordic Council of Ministers.

In addition, European conferences and working meetings will be organised in order to facilitate the exchange of information and to work on transnational projects. Future activities include such things as cooperation on setting up a specialist European databank, the organisation of European continuing training and possibly the planning of 'development aid schemes' for eastern European countries to help them set up their own debt advice centres, which unfortunately will soon be needed.

Furthermore, the CDN intends to give some thought to necessary research projects and to keep an eye on European legislation.

Contact:

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Neidenburger Straße 15
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Fax: + 49 421 498 68 58

The single currency: what will our coins and banknotes look like?

The first annual report (1994) of the **European Monetary Institute** (EMI), published in April 1995, contains several pages which are certain to interest consumers in the European Union. They concern the coins and banknotes that will be used in those countries where the national currency is replaced by the single currency. To give some idea of the scale of the logistics involved, the EMI points out that in 1994 12 thousand million banknotes were in circulation in the 15 Member States, with an additional 8 thousand million being kept in reserve!

The EMI says it has already resolved the problem of determining the dividing line between coins and bank notes, the number of different coins and notes, and their face values. It has, for example, set the highest value for a coin at 2 ecus and the lowest value for a note at 5 ecus. There will also be seven different notes in all, ranging in value from 5 to 500 ecus. As for the appearance of the notes, the EMI will choose one of the following options by the end of 1995: notes which are identical in all the countries or notes which are identical on one side but different on the other. As regards the design itself, the EMI will seek the opinion of an advisory committee comprising historians, psychologists and designers.

The EMI concludes by stressing how important the design aspect is if the single currency is to be accepted by the European public when it is introduced.

Reference:

1994 Annual Report
European Monetary Institute
PO Box 10 20 31
D - 60020 Frankfurt am Main

Some other indications as to how the single currency is to be introduced were given by **Yves-Thibault de Silguy**, the Commissioner responsible for monetary matters, in an

interview published in the French newspaper **Libération** on 31 March 1995.

Firstly, the Commissioner stressed that the currency would almost certainly be called the 'ecu' since this was the name that appeared in the Maastricht Treaty and, as yet, no one had officially asked for it to be changed.

Secondly, he saw the transition to a single currency as a two-stage process. Initially, exchange rates between national currencies would be frozen at a certain level, the European Central Bank would be set up to conduct a single monetary policy, and all interbank payments within Europe would be made in ecus. That would cover about 90% of the money circulating in Europe. During the next stage, ways would have to be found of 'converting' the citizen-consumer to using the ecu. It would not be enough simply to print notes. For example, it might be necessary to display two prices side by side, distribute huge numbers of pocket calculators designed to make currency conversions, enter two sets of figures on pay slips and so on, especially as it seemed likely that, for a certain period, both old and new notes and coins would be in circulation at the same time.

Finally, without going into details, Yves-Thibault de Silguy indicated that completing the whole process would almost certainly take more than one year.

In the same connection, on 16 March 1995, representatives of consumer organisations expressed their views on the transition to a single currency to the **Maas Group**, which is a group of economic and financial experts appointed to make suggestions to the Commission regarding this transition. The following points represent a very brief summary of the views expressed.

- Since it was not consumers who had pushed for a single currency, they should not have to bear the costs involved.

The latter should be borne by banks, commerce and industry.

- Steps had to be taken to ensure that the social costs resulting from the implementation of convergence criteria did not turn European citizens against the very idea of a single currency.
- The organisations had widely differing views on the circulation of two sets of notes and coins and on displaying two prices. While some were opposed to the idea, regarding it as a source of confusion for consumers, others welcomed it, arguing that it would help consumers to get used to the new currency during the transition period.
- Finally, and most importantly, consumers needed a better understanding of the advantages of a single currency and this could be given to them by consumer associations.

They also needed to be reassured, if necessary through information campaigns tailored to take account of the differing concerns in each country. In Germany, for example, people were deeply concerned about the security of their savings and interest rates.

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Fax: +32 2 296 32 79

BEUC questions the reality of car safety in the EU

14

At a press conference organised on 13 March 1995, **BEUC** highlighted the immediate dangers regarding the use of child restraints in cars fitted with airbags and outlined its criticisms of the Commission's proposals for crash testing of cars. The conference was illustrated by a video of crash tests.

First, the crash tests demonstrated **the lethal danger of placing a rear-facing child restraint in a front passenger seat equipped with an air bag**. Indeed, in two out of three tests simulating such conditions, the violence of the movement of the inflating air bag against the child seat would have killed a 'real' child almost instantly. That is why, until a technical solution is available, BEUC demands that all car manufacturers immediately put **clear and permanent warnings** on cars fitted with passenger airbags, and calls on the Commission to update existing EU legislation in order to make this an obligation. At the Geneva Motor Show the preceding week, BEUC experts had inspected a sample of vehicles to establish whether they provided adequate labelling to warn of the danger. They found that most vehicles carried either no or inadequate labelling.

Second, the crash tests, BEUC claims, showed the desperate need for a change in the car testing method. For now, the only crash test required by EU law is a head-on crash into a concrete block with no dummies in the car. BEUC says that the test is flawed on two major grounds. Cars are much softer

than concrete, and this can have a major effect on how the car reacts, and how quickly devices such as airbags are triggered. Also, most drivers also try to avoid each other, so few crashes are head-on. So, cars may do well in the test, but that does not necessarily mean that they would protect passengers well in a real crash.

As a result, the Commission has proposed new standards for crash testing of cars. The test should be updated in a two-stage process. Stage I test¹, due to come into force in October, involves a car hitting a solid wall at a 30 degree angle. This has the advantage of putting a greater load on one side of the car, but the wall is still much harder than another car. Stage II test², due to be imposed in 1998 (at the earliest), is more demanding and reflects real accidents more accurately. It involves using dummies and crashing only 40 percent of the car against a block of aluminium honeycomb (it was an improved version of this test that was used by BEUC for the crashes shown on the video).

BEUC says that Stage I test is totally useless, as it will not improve the safety of cars, and will only permit manufacturers to advertise that their cars meet new European safety standards, thus creating an illusion of safety. Hence, one should forget about Stage I test, and Stage II test should be introduced now. But BEUC accuses the automobile industry to be lobbying against the introduction of this test, and the

Commission to be giving in to that pressure by proposing Stage I test, instead of proposing to impose Stage II test now. Therefore, BEUC urges the Parliament and the Member States to see to it that the EU honours its responsibilities under Article 100a of the Treaty guaranteeing a high level of safety and consumer protection when they consider the legislation over the coming months.

Contact:

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B - 1040 Brussels
Tel.: +32 2 735 31 10
Fax: +32 2 735 74 55

¹ COM (94) 519.

² COM (94) 520.

GERMANY • FINANCIAL SERVICES: HAMBURG INSTITUTE OFFERS A REPORT AND CALCULATION SERVICE

Lawyers, judges, journalists and consumers can henceforth avail themselves of the know-how of the **Institut für Finanzdienstleistungen e.V.** (IFF), Hamburg, which puts the complex subject of financial services problems into clear-cut and tangible terms for the specialist and layman alike.

The IFF is an independent, non-profit-making research institute which for many years has been working in close cooperation with the consumer associations. On behalf of courts, lawyers, businessmen and consumers it draws up reports and makes calculations on questions of financial services law. Using software it has developed itself, it can also analyse complex issues (e.g. interest-rate adjustment checks, effective interest calculations, discount reimbursement, etc.) and calculate indemnification. For example, in the past year it has examined more than 800 cases to see whether bank claims in the event of early redemption of mortgage loans (pre-maturity compensation)

were justified. In addition, scientific reports on the following subjects are available:

- pre-maturity compensation (legal bases and calculation);
- adjustment of variable interest rates on loans;
- access to a giro account (basic right to a bank account);
- rights of the bank in the event of misuse of the EC bank card (liability for misuse);
- problems with discount reimbursement (legal bases and calculation; to be published shortly).

Contact:

Institut für Finanzdienstleistungen e.V.
Gutachtenservice
Große Bleichen 23
D - 20354 Hamburg
Tel.: +49 40 34 28 59
Fax: +49 40 35 37 86

UNITED KINGDOM • A FIRST FOR EUROPEAN UNION CONSUMER ADVICE

The first meeting of the **European Advisors Forum** took place at the offices of the National Consumer Council in London on 7 March 1995.

It was organised by the Institute of Consumer Affairs (ICA) and chaired by one of its executive members, David Parker, who is Manager of Birmingham Consumer Advice Centre (itself a successful unique joint venture between Birmingham District CABx (Citizens Advice Bureaux) and Birmingham City Council Trading Standards Department).

An ICA workshop last year, at their Annual Seminar, highlighted the need for coordination between all consumer organisations to address future European consumer problems, and the European Advisors Forum followed from this need.

The Forum comprised a wide range of consumer representatives, including, amongst others, the OFT (Office of Fair Trading), NACAB (National Association of Citizens Advice Bureaux), Trading Standards bodies, ITSA and LACOTS, as well as the Institut européen interrégional de la consommation (IEIC), a body set up within the European Union in 1991 to assist cooperation in the field of consumer information and assistance.

The result is that, under the auspices of the ICA and with the support and encouragement of the IEIC, Birmingham Consumer Centre has been nominated the European

Coordination and Advice Centre for this country, with Strathclyde Regional Council Trading Standards Department for Scotland.

Working together at the Birmingham Consumer Centre, Birmingham Consumer Advice Centre and Birmingham Trading Standards will monitor and divert all EU consumer matters referred from the IEIC to the relevant local body, located as it is at the hub of an anticipated future network.

Furthermore, approaches will be made about information systems for EU consumer advice, for Birmingham and other interested bodies, notably concerning the Coline computer database already working in France and other EU Member States.

Birmingham Consumer Centre, together with the ICA, is breaking new ground for this country with this initiative, and its subsequent development can only be for the benefit of all EU consumers!

Contact:

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Corporation Street
UK - Birmingham B4 6PH
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Fax: +44 121 233 06 41

SPAIN • WASTE WATER

Galicia is to invest pesetas 163,000 million, in order to comply with the Community Directive on the treatment of waste water. The year 2005 is the deadline set by the European Union for Galicia to meet European standards.

Under the Galician government (Xunta)'s integral sanitation

plan, by 2005 all estuaries will have completed their respective sanitation projects, the rivers will cease to be polluted, no factory will carry out uncontrolled wastewater disposal and every town and village with over 500 inhabitants (and some smaller ones) will have a treatment plant.

• QUALITY DEVELOPMENT CENTRE

The Galician Minister for Industry, Trade and Consumer Affairs, Antonio Couceiro, officially opened the Quality Development Centre in Sada on 8 March.

This Centre will have the task of carrying out environmental studies, regulatory and industrial safety inspections, material durability reports, the installation of quality control systems in undertakings, technical assistance for civil engineering and construction projects and geological and mineral prospecting.

The Centre is a subsidiary of the firm Norcontrol and its high level of equipment is attested to by numerous accreditations

and type approvals. It is connected to an international product quality data network.

Contact:

Xunta de Galicia
Conselleria de Industria e Comercio
Dirección Xeral de Comercio e Consumo
Edificio Admto.
San Caetano
E - Santiago de Compostela
Fax: +34 81 54 55 55

• WORLD CONSUMER RIGHTS DAY

The building housing the offices of the **Galician Government** (Xunta de Galicia) was the venue for the main event organised to mark World Consumer Rights Day (15 March) in Galicia.

Among the large number of people in attendance were many representatives from consumer associations. The event was presided over by the Galician Minister for Industry, Trade and Consumer Affairs, Antonio Couceiro, while the Director-General for Trade and Consumer Affairs, Francisco Gallegos, was also present.

In his speech, Antonio Couceiro gave a commitment that the Instituto Galigo de Consumo (Galician Consumer Institute) would become operational this year. He also reviewed the work done by his department in the consumer field, highlighting the agreement with the European Union to

maintain the two consumer offices in Galicia (in Santiago de Compostela and Pontevedra) and the creation of the consumer arbitration boards.

The event ended with a round-table discussion of the new Urban Rents Act, chaired by the director-general with responsibility for this subject, Gallegos Martínez. Various experts on legal and consumer affairs took part.

Smaller events marking World Consumer Rights Day were held throughout Galicia. The Galician Consumers Association also used the occasion to announce that in 1994 it had managed to save consumers 6 million pesetas through the replacement or exchange of products that were defective or sub-standard. In the same year, it had dealt with 1,260 queries and assisted with 250 complaints, representing a rise of 10.7% and 7.2% respectively over 1993.

ITALY • TELECOM ITALIA DENOUNCED OVER SERIOUS BREACHES OF THE CONFIDENTIALITY OF PERSONAL DATA

On 15 March 1995, the anniversary of the presentation by J.F. Kennedy of the first 'Charter of Consumers' Rights' on 15 March 1962, the **Associazione Consumatori Utenti** (ACU - Association of User-Consumers) decided to roundly condemn in public the new traps being laid for the citizens of the year 2000 by denouncing the breaches of the rules on the

protection of computerised data committed by Telecom Italia and its subsidiary Seat', which publishes the telephone directories.

The violation of citizens' rights arises from the facility provided by the computer nowadays of establishing links and making comparisons between all the personal data stored in the various files - marital status, family situation, religion,

health, education and training, occupation, etc. - and classifying the whole of the population of Italy by area of interest or sector of activity. The ACU has proof that such lists of citizens are the subject of real trade, the legitimacy of which it has asked the Judicial Authority and the Antitrust Office to investigate.

The ACU has accordingly lodged with the Public Prosecutor's Department in Rome and the Competition and Market Watchdog Authority a bulky report stating that the personal data relating to the 26 million telephone subscribers - the largest databank in the country - are being marketed in the form of files. The ACU has even managed to discover actual 'price lists' for these files. For example, Seat charges Lit. 158 per name for a register of journalists! The ACU is therefore calling for an inquiry into the dealings of Telecom Italia, which gathers the personal data when contracts are signed, and Seat, which then uses these data. It is urging that this inquiry be based on the few data confidentiality regulations in force and on the provisions penalising the violation of professional secrecy and the abuse of power committed by persons and

organisations responsible for running a public service.

However, in order to solve the problem in an even more radical way, Gianni Cavinato, the President of the ACU, is urging the Italian Parliament to take the necessary steps to adapt the national legislation to the European Directive².

In the meantime, the ACU will provide interested parties with a standard letter to be sent to Telecom Italia, forbidding it to use their personal data for purposes other than those specified by the telephone subscriber contract.

Contact:

Associazione Consumatori Utenti (ACU)
Via Bazzini 4
I - 20131 Milano
Tel.: +39 2 706 306 68
Fax: +39 2 266 806 64

¹ No connection with the car manufacturer, of course.

² When the draft Directive on the protection of personal data (COM/92/422 final) has been adopted. For the moment, the Council has reached a joint position, and the draft is before the European Parliament (it is the co-decision procedure which applies here).

FRANCE • CO-OWNERS HELPING EACH OTHER

The **ARC** Association des Responsables de Copropriété (Association of Co-owners), also referred to in the sections 'Publications' and 'Agenda', is a non-profit-making association intended to help the management committees of co-owned properties administered by professional agents as well as properties administered by non-professional agents and all co-owners experiencing problems relating to co-ownership. It offers its members, who include management committees, non-professional agents and individual co-owners, a team of ten specialist employees, including lawyers and qualified accountants. Because of its structure it can answer any question related to a problem of co-ownership, negotiate agreements with professionals on specific aspects of

management (insurance, accounting, works, water metering, etc.), obtain the best market prices for the products and services required by co-owned properties through its purchasing centre, update obsolete regulations on co-ownership, check the accounts of an agent or carry out the accounting for a co-owned property.

Those contacting the ARC at the address below may obtain details of all these activities and all the services on offer (with rates clearly set out):

Association des Responsables de Copropriété (ARC)
29 rue Joseph Python
F - 75020 Paris
Tel.: +33 1 40 30 12 82
Fax: +33 1 40 30 12 63

• STOP FLEEING CAR OWNERS!

ADEIC-FEN (a consumer education and information association attached to the French National Education Federation) says French drivers are being taken to the cleaners. After an increase in servicing costs that was three times the 1994 inflation rate, the January hike in petrol tax and the obligation to change certain child safety seats on 1 May 1995, **new mandatory repair rules** to be enacted by year's end will make driving more expensive than ever. The

rules apply to the chassis, suspension, wheel base, steering, transmission, rear-view mirrors, seats, safety belts, battery, windscreens, wipers, horn and exhaust.

ADEIC-FEN has popped the 1,000 franc question as to who stands to gain from the good health of our horns and windscreen wipers. The answer: inland revenue - via VAT - and the car industry lobby, thanks to the inflated demand for spare parts on the part of a captive and defenceless public!

Car owners themselves, the association claims, will benefit not at all - since, according to a statistic cited by the association, only 1% of all accidents are caused by defective vehicles.

Contact:

Bernard Umbrecht
ADEIC-FEN
3 rue de La Rochefoucauld
F - 75009 Paris
Tel.: +33 1 44 53 73 93
Fax: +33 1 44 53 73 94

BELGIUM • HORMONES: BELGIAN BUTCHERS REACT

The hormone mafia's murder of veterinary inspector Van Noppen in February this year continues to make the headlines. Following the outraged reactions of the Belgian and Community authorities and of the consumer associations¹, the **Fédération nationale des bouchers et charcutiers de Belgique** (the Belgian butchers' federation) announced on 14 March an initiative designed to show that - even if there are a few black sheep - most producers and distributors take their job seriously.

The Federation has drafted a statement of honour by which the butcher undertakes to sell quality products only. Hence, at each delivery, the producer must certify to the butcher that the meat is from an animal raised and fattened naturally and contains no hormones, growth promoters or antibiotics residue. This statement of honour will be displayed in the butcher's shop-front.

Butchers will be free to send samples of purchased meat to the Federation's technical service for analysis. In addition the Federation will carry out random spot checks on producers who undertake to supply only healthy meat, and publish a list of these producers in *La Boucherie belge*. If the checks are positive, the infringers will be denounced to the anti-hormone unit (where Van Noppen used to work) and their names published in *La Boucherie belge*.

Unfortunately, Belgium is not the only European country with such problems. An article in the February 1995 issue of

Which?Way to Health shows just how deep the rot has set in: 10% of veal liver samples tested in Luxembourg and the Netherlands contained the beta-blocker clenbuterol, 13% in France, 23% in Belgium and a whopping 36% in Spain (where 121 people were poisoned after eating clenbuterol-containing liver last year)! Only Danish meat was residue-free. As regards hormones, the percentage of positive tests ranged from 0% in Denmark and Luxembourg to 6.7% in Belgium, with Germany (3.3%) and the Netherlands (4%) in between.

Contact:

Fédération nationale des bouchers et charcutiers de Belgique
avenue de Cortenbergh 116
B - 1040 Bruxelles
Tel.: +32 2 735 24 70
Fax: +32 2 736 64 93

Reference:

Which?Way to Health
Consumers' Association
2 Marylebone Road
UK - London NW1 4DF
Tel.: +44 171 486 55 44
Fax: +44 171 830 62 20

• 'HEALTH LINE' NOW OPEN

On 1 March 1995 the Belgian non-profit making association **Question Santé**, together with the Infor Sida (AIDS information) group, launched the answering service 'Infokiosk', designed to provide the general public with information on health, illness, prevention, first aid, warning signs, etc. The line is open round the clock and charges are 6.025 BF for every 20- or 40-second period, depending on the time of day. Callers are invited to choose the subject of interest to them by pressing the appropriate number on the keypad.

The current menu is as follows:

- Key 1: First aid;
- Key 2: Sexuality and AIDS;
- Key 3: Young people;
- Key 4: Stress, sleep and fatigue;
- Key 5: Parents-to-be, parents and young children;
- Key 6: Nutrition and eating disorders.

The 'Health Line' will be regularly updated.

¹ Such as EURO C's reaction, mentioned in the preceding issue.

Naturally this service is not intended to replace other forms of health management, such as medical consultations. Its modest objective is to encourage people to address their health problems by providing them with the basic information they need.

The number to dial is **0 900 - 29 019**.

Contact:

Question Santé
rue du Viaduc 72
B - 1050 Brussels
Tel.: +32 2 512 41 74
Fax: +32 2 512 54 36

• **A PHONE NUMBER FOR THE 'GREEN' CONSUMER**

Many consumers are keen to protect the environment. However, they are often puzzled by the cut and thrust of debates on the ecology. What product should one choose? Is it really less polluting? Can one rely on the labelling, on advertising? What do the labels mean? What price should one pay? It was to answer all these questions that CRIOC (the Belgian consumer organisations' research and information centre), Espace Environnement and Inter-Environnement Wallonie set up the **Réseau wallon d'Éco-consommation**.

By pooling their know-how, these organisations can offer consumers a broad expertise that it is independent of commercial interests. The idea is to influence consumer behaviour so as to reduce adverse affects on the environment. A shift in demand will lead - it is hoped - to a corresponding shift in production and supply.

Up to now the network has focused on developing information tools that include a documentary database, a question and answers database, and publications. These are the fruit of sustained research work and of exchanges with similar projects in other regions.

The network has now opened an information standby service open to all, which can be contacted every morning by dialling **071 300 301**.

Alternatively, write to the following address:

Réseau Éco-consommation
rue de Montigny 29
B - 6000 Charleroi.

Consumers will thus be able to obtain practical information and advice tailored to their specific needs. Tips are provided

not only on products but also on their use and disposal. The focus is also on respect for consumers' rights both in regard to information and product safety and quality. Wherever possible, information on prices and market availability is also provided. Finally, the idea is not so much to identify the 'best' products or 'less undesirable' products as to encourage the consumer to put on his thinking cap, ask the 'right questions', and change his behaviour.

This project has been possible thanks to the support of the Minister for the Environment of the Wallonia Region and the cooperation of the Directorate-General of Natural Resources and the Environment of the Wallonia Region.

Contact:

Monique Van Peer
CRIOC
rue des Chevaliers 18
B - 1050 Brussels
Tel.: +32 2 547 06 11
Fax: +32 2 547 06 01

Pasqualine Breyne
Espace Environnement
rue Montigny 29
B - 6000 Charleroi
Tel.: +32 71 30 03 00

Marie-Christine Lahaye
Inter-Environnement Wallonie
rue de la Victoire 26
B - 1060 Brussels
Tel.: +32 2 539 09 78
Fax: +32 2 539 09 21



— France —

Trains must be on time!

Punctuality is a must - this unheard-of piece of impudence was the justification given by the Paris Tribunal de Grande Instance (First Chamber, First Section) on 1 February 1995, when it found against the SNCF (the French railways) for excessive delays imposed on commuters on the La Verrière - Paris-Montparnasse line. Here, between 15 November and 6 December 1993, cumulative delays amounted to over 60 hours! The SNCF was sued by three individual users and two user defence associations, viz. the AUSPEE (Association des Usagers des Services Publics d'Élancourt et des Environs) and the CSCV (Confédération Syndicale du Cadre de Vie).

First, the court ruled that since the three users could not prove that they themselves had suffered loss because of the delays, their complaints could not be taken into account on an individual basis. However, the actions brought by the two associations were admissible since their task was to defend collective interests.

The court then examined the arguments advanced by the defence: the delays were allegedly due in one case to helping a traveller in difficulty, and in other cases to particularly inclement weather.

However, the court dismissed these arguments and held that most of the delays were due to the 'organisational shortcomings' of the SNCF which, although it was aware that there were frequent technical breakdowns (notably concerning engines and signalling), had obviously failed to clean up its act.

In brief, the three users' claims were dismissed while the two associations were awarded damages totalling FF 28,000.

Outraged at this inequity, the SNCF has appealed against the judgment. And rightly so - for who would be so naive as to rely on trains to get to work on time?

— United Kingdom —

Compensation awarded for nightmare holidays¹

Where the Directive on package holidays can come in handy...

Mr and Mrs Charles of the UK booked a two-week holiday abroad for themselves and four children. They were to pay £1,223.40 for the 'Xanadu Apartments', which a glossy brochure described as extremely spacious, in buildings only one or two stories high, with two swimming pools and poolside bar, and close to a supermarket. One of the booking conditions allowed the tour operator, Trans Air International, to change the accommodation without notice, provided the alternative was of comparable standard.

Upon arrival, the Charles were told that they could not be accommodated in the Xanadu Apartments. Instead, they were transferred to a multi-storey hotel, where they arrived to find the beds unmade, and one of the rooms with no water and the other with only cold. In addition to enjoying the sight of cockroaches crawling along the hallway and being woken up at 7 a.m. every morning by building works next door, they had to walk up and down eight floors every time they wanted

to venture out of their rooms, as the lifts remained out of action for the whole of their stay. Then, they had to walk up and down another 130 steps to reach the supermarket. They were forced to hire a car to make the shopping trips feasible. To top it all, just before the end of the holiday the youngest child walked through a glass patio door and suffered injuries requiring stitches. Despite requests, the management of the hotel failed to call an ambulance and to clean up the dangerous remains of the glass door.

The Charles sued the tour operator.

District Judge Levinson sitting at Worthing County Court ruled that the alternative accommodation was not of comparable quality. He called the holiday a 'nightmare' and awarded general damages at 50 percent of the value of the holiday plus compensation for inconvenience and disappointment of £750 each to Mr and Mrs Charles. They were also awarded 50 percent of their car hire cost at £150.15. The total plus interest, was £2,261.80.



(*Charles and Charles v Trans Air International* [1994] 11 CL 242)

Reference:

Consumer Policy Review

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¹ This is a summary of a brief which appeared in the 'Legal Digest' section of the March/April 1995 issue of *Consumer Policy Review*.



The Consumer Revolution - redressing the balance, edited by Robin John, Principal Lecturer at South Bank University, in association with the Consumers' Association (CA), and published by Hodder & Stoughton, is a collection of texts written by leading figures in the field of consumer affairs. Its aim is to detail the growth in consumer services and protection which reflects the growing power of consumers since the 1950s. Throughout its **introduction**, **introductory chapter** (chapter 1), and subsequent **5 sections** divided into 13 chapters, this comprehensive book aims at covering all aspects of consumerism.

The **introduction** by Robin John identifies the four main themes running through the book: the nature of power relationships between consumers and producers, the UK consumer movement, consumer rights and responsibilities, and business and managerial perspectives of consumer affairs.

Chapter 1, is an **introductory chapter** by John Beishon, director of the CA. It introduces a range of key issues faced by the consumer movement in the 1980s and 1990s, and questions the extent to which genuine consumer empowerment took place in the market-oriented political climate of this period. The policy agenda discusses the enhancement of consumer information, including the role a Freedom of Information Act could play in this area, and the importance of strengthening the collective representation of consumers, particularly through improved funding mechanisms.

Section 1, 'Consumerism and the UK consumer movement', consists of two chapters which examine consumerism in the UK, and the variety of institutions which make up the UK consumer movement. Chapter 2 discusses the work of a range of consumer representative bodies in the UK and Europe, and particularly examines the role of the National Consumer Council, established in 1975. Chapter 3 analyses the causes of consumer complaints and the important role played by the Citizens' Advice Bureau (CAB) in terms of consumer information and advice about complaints.

Section 2, 'Consumer information and product testing', consists of three chapters. Chapter 4 discusses the sources of consumer information and the important role played by *Which?* magazine in publicising comparative product data, 'best buys', product safety and reliability. Chapter 5 examines the work of the Consumer Research Laboratory. It looks at the product testing methods employed there, and uses the testing of fridge-freezers to illustrate the processes involved.

Chapter 6 discusses the wider role of the media in consumer affairs, including the important function of television programmes such as *Watchdog*.

Section 3, 'Government policy and consumer legislation', comprises three chapters. Chapter 7 investigates the rationale and forms of government intervention in the operation of the market from a number of economic perspectives. Chapter 8 provides a survey of consumer protection legislation and its enforcement through the work of such agencies as the Trading Standards Departments. Chapter 9 is concerned with the quality of goods and services, and consumers' rights at civil law. It employs a number of interesting examples and legal cases to discuss contract, product liability and the sale of goods legislation.

Section 4, 'The business perspective', marks a shift in emphasis, with three chapters considering consumer affairs from the producer's or supplier's angle. Chapter 10 investigates the extent to which managerial and marketing views of the consumer have undergone change. It argues that changes in the business environment have significantly altered business values and policies towards the consumer. Creating customer value appears to have become central to competitive advantage and commercial success. Chapter 11 examines a specific business issue: systems and techniques for customer complaint handling. Indeed, research suggests that well-managed customer complaint systems can have a powerful influence on quality improvement, customer satisfaction levels, repurchase and recommendation rates. In Chapter 12, Linda Lash discusses how her company, Avis Car Rental, developed policies to improve the quality of customer service and customer satisfaction.

Section 5, 'Future prospects', consists of a single chapter: Here, a number of themes and issues influencing possible developments during the next decade are examined. There are powerful forces at work developing the consumer interest, and in consequence, those businesses which take a lead in achieving customer value will not only be working in the consumers' interest, but will themselves achieve commercial advantage.

Finally, Chapter 14 provides a brief guide to the main national consumer organizations and provides an overview of the CA.

The Consumer Revolution is recommended reading for all those involved in the area of consumer protection, and should be required reading for all marketing students lacking in consumer awareness. The latter should obviously pay the



greatest attention to Section 4, dedicated to the business perspective, and in particular its chapter dedicated to the 'Avis case', which demonstrates that 'trying harder' for the consumer can only pay off.

Contact:

Julian Thomas
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Hodder & Stoughton Educational
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Fax: +44 171 873 62 99

The young European consumer - responsible actor or vulnerable target? is a new title from the Consumer Law Centre at the Law Faculty of the **Catholic University of Louvain-la-Neuve** (Belgium). It contains the proceedings of the Brussels colloquium of 26 and 27 November 1993 during the Belgian Presidency of the Council of the European Union, organised with the collaboration of BEUC, the Consumer Law Centre of the Catholic University of Louvain-la-Neuve, CRIOC/OIVO and Test-Achats/Test-Aankoop. The publication is available in French, English and Dutch.

The colloquium focused on the problems of young consumers in the 12 to 18 year age bracket, notably on difficulties in connection with the single market. The main objectives were to describe and analyse the techniques used by professionals to attract and bind young European consumers¹ and to analyse young people's expectations and reactions. The publication reproduces the speakers' plenary contributions (including a report entitled 'Eurojeunes' highlighting the growing convergence of the mentalities and lifestyles of young Europeans) as well as reports on the four workshops attended by young people from the Twelve Member States, concerning financial services, food and health, safety in sport and leisure activities, and cultural activities respectively.

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B - 1348 Louvain-la-Neuve
Tel.: +32 10 47 85 31
Fax: +32 10 47 85 32

¹ In her address - reproduced in the proceedings - Christiane Scrivener mentions by way of example gifts offered by banks to 14-15 year olds opening their first account.

The **Instituto Nacional del Consumo** (Spain's national consumer institute), with the help of several Ministries concerned, has just published two useful brochures on the new Urban Leasehold Act (Ley de Arrendamientos Urbanos) of 24 November 1994.

- The first brochure is an 'explanatory guide' to the new act, designed to provide consumers with a simple and accessible version of the legal text, written in an almost telegraphic style. It contains practical examples, with graphics.
- The second brochure, entitled 'Lo que debe saber sobre prestamos hipotecarios' (All you need to know about mortgage loans) is targeted at people intending to take out a loan to buy a flat or house - in other words, 85% of the Spanish population!

The brochures can be had from:

Instituto Nacional del Consumo
Príncipe de Vergara 54
E - 28006 Madrid
Tel.: +34 1 431 18 36
Fax: +34 1 576 39 27

The **European Consumer Safety Association** (ECOSA) and the Consumer Safety Institute organised the **3rd International Conference on Product Safety Research** in Amsterdam on 6-7 March 1995.

It dealt with research into a wide range of subjects linked to the safety of consumer products, e.g. ski safety bindings, bicycle safety, baby walkers, safety barriers and fences, automatic garage doors, playground equipment, and child-resistant closures. Other research topics related to risk assessment, anthropometry, noise levels of toys, structural integrity of products, safety-labelling and warnings.

The Conference was attended by 90 delegates with various backgrounds, including research, standardisation, enforcement, and information and education. It brought a significant contribution to the information exchange about applied research results, which will have a positive impact on



the development of product safety criteria in laws and standards, and will also be beneficial to the relevance and efficiency of future research work.

The *Proceedings* of the Conference, containing the full texts of the presented papers (i.e two volumes including 36 research papers), are now available.

Copies (price: HFL 100) can be ordered from:

ECOSA
PO Box 75169
NL - 1070 AD Amsterdam
Tel.: +31 20 511 45 11
Fax: +31 20 511 45 10

For some time the **Associação Portuguesa de Direito do Consumo** (APDC - Portuguese Consumer Law Association) has been publishing the *Guia do Consumidor* (Consumer Guide) as a supplement to *Tele-culinária*, a television guide and cookery magazine. The *Guia do Consumidor* keeps the general public abreast of various consumer topics in such domains as food, health, legal measures to protect consumers, and consumer affairs abroad. The APDC has also announced the publication of issues 0 and 1 of the *Revista Portuguesa de Direito do Consumo* (Portuguese consumer law review), mainly targeted at consumer affairs professionals.

Contact:

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Since the mid 1980s, the terms and conditions of payment cards issued by banks and other institutions have been a controversial subject with the EU. With the exception of Denmark, these terms and conditions mostly fall outside the scope of national laws and regulations and appear to leave the consumer very vulnerable - especially in relation to the fraudulent use of lost or stolen cards. In an attempt to deal with the situation, the Commission issued in November 1988 a Recommendation (88/590/EEC) aimed at laying down

common minimum standards governing the terms and conditions on which payment cards were issued to consumers.

Last year, a study was carried out for the Consumer Policy Service by Jeremy Mitchell and W. H. Thomas, of the **International Consumer Policy Bureau** to find out whether banks and other card issuers were complying with the Recommendation. Nearly 200 sets of payment card terms and conditions from ten Member States were examined to see whether or not they conformed with the Recommendation in relation to the financial liability on the consumer if a lost or stolen card or personal identification number (PIN) is used without authorization, on the means open to the consumer to notify the card issuer of loss or theft, on the burden of proof when card transactions are disputed and on the availability and legibility of a written contract.

The results of the study showed wide variations in compliance, both between and within Member States. It was clear that at the time the study was carried out many banks and other card issuers had failed to comply with major aspects of the Commission Recommendation.

Copies of the report cost 20 ecu (UK£15) plus postage and can be obtained from:

International Consumer Policy Bureau
214 Evering Road
UK - London E5 8AJ
Tel.: +44 181 806 55 77
Fax: +44 181 806 80 93

The **French Ministry of the Environment** together with *UFC - Que choisir?* (the Federal Union of Consumers' magazine) has published a 30-page brochure called *Les 'logos écologiques' des produits et de leurs emballages* ('Ecological logos' for products and their packaging).

Environment Minister¹ Michel Barnier's introduction first explains the need for this publication. On the one hand, he explains, it is good to see that environmental protection has now become an irrefutable sales argument, indicating how deeply rooted environmental concerns have become in the public mind; however, the downside is that consumers are sometimes exposed to a bewildering profusion of messages². The Minister then spells out his objectives. Without urging radical standardisation of a domain where freedom, initiative and competition are of the essence, he argues for the



promotion of a transparent and collective labelling policy based on the active involvement of all the players (examples: the Community eco-label, the French Standards environmental label or the 'green point') and for greater emphasis on making consumers more ecologically aware.

There follow several pages on the classification of ecological logos, which are broken down by four main criteria: their meaning (does the logo mean that the article has been recycled, is recyclable, is reusable or simply 'environmentally friendly' - for example that it does not harm the ozone layer?), the scope of labels (the product alone, the packaging alone, or both?) their legal status (strictly private initiative, private initiative with public backing, standard, regulatory requirement, etc.?) and finally their geographical scope (national, Community or international?).

Finally, the brochure surveys the logos encountered in the market on the basis of their meaning as explained above (recycled, recyclable, reusable, environmentally friendly).

Contact:

Francis Chalot
Ministère de l'Environnement
Direction de la Prévention des Pollutions et des Risques
Sous-direction des Produits et des Déchets
Bureau de la Qualité écologique des Produits
20 avenue de Ségur
F - 75302 Paris 07 SP
Tel.: +33 1 42 19 15 47 / 57 / 58

¹ Whether he will still be in office by the time you read these lines, i.e. after the presidential elections is, of course, another matter entirely!

² Not to say deliberately misleading... See on this topic the article on false claims concerning 'biological' products in the 'Euro-Infos' section of our April 1995 issue.

If you are a co-owner, the January 1995 special edition¹ of the **ARC Bulletin** (Association of Co-owners) entitled '**Co-ownership: a handbook of dubious financial practices**' should become bedtime reading.

The first part is a compilation of the dishonest practices used by certain unscrupulous building agents to fleece the unfortunate co-owners whose interests they are supposed to protect. 'Commissions' on work and supplies, misappropriation of insurance claims, forged tenders, investment of co-owners' money in their own accounts, emergency work carried out at great expense when there is no emergency, etc.; the list runs to several pages.

Fortunately, those who do not fall prey to despair and stop reading at this point arrive at the second part of the booklet, which puts forward solutions to these problems. Here the ARC describes how its purchasing **cooperative** operates, allowing its members to obtain supplies at the right price, and then explains how to **act** against the four main problems: agreements between agents and suppliers, misappropriation of funds, the creation of surpluses which benefit only the agents and, finally, the 'mere' incompetence of some agents.

Contact:

Association des Responsables de Copropriété (ARC)
29 rue Joseph Python
F - 75020 Paris
Tel.: +33 1 40 30 12 82
Fax: +33 1 40 30 12 63

¹ Which we were unable to mention earlier due to lack of space...

Since consumers purchase not only goods but also services, and since they are often employees, the **Association Force Ouvrière Consommateurs** (AFOC) together with the Institut de Valorisation de la Recherche (IVAR) has published **Le vade-mecum de la formation - Guide de l'acheteur de formation** (A consumer's guide to the purchase of training services), which provides consumers with 1,067 (!) pages of information and advice on vocational training.

How does one go about changing jobs? How does one choose a training course? With what organisation? What assurances are offered? What are the results?

The *vade-mecum* is based on a survey of 100 firms and 1,000 organisations, of which 400 are presented, and provides straightforward and reliable answers to these and many other questions typical of those put by jobseekers, career-minded employees, firms that want to provide staff training, as well as persons and organisations working in the field (social workers, trade union activists, works councils, personnel managers, etc.). There is a crying need for information in this domain: in 1991 one French employee in three took part in a training measure, and central and local government and private firms devoted FF 111 billion to training (equivalent to 1.7% of GNP), while there were 40,182 registered training organisations.

The *vade-mecum* is divided into three parts.

The first part kicks off with advice on how to purchase training, discusses the 'Quality Initiative' in vocational



training¹ and provides useful addresses for those who want to learn more. It then describes different types of training for private individuals, private-sector employees, public-sector workers, jobseekers and wage and salary earners in agriculture and the agri-foodstuffs sector. It goes on to discuss training from the firm's perspective, insisting on the need to consider corporate personnel training policy as a strategic development tool. Finally, it presents new forms of training in addition to the ubiquitous 'inservices'.

The second part consists of factsheets on the 400 training organisations that participated in the AFOC survey.

The third part focuses on the 'networks', in other words the 23 market leaders in France, either in the sense that they have many local branches or because they serve a very broad spectrum of training needs.

Contact:

Pierre Marleix
Secrétaire Général
Association Force Ouvrière Consommateurs (AFOC)
75-77 rue du Père Corentin
F - 75014 Paris
Tel.: +33 1 45 39 42 80
Fax: +33 1 45 41 23 35

¹ Quality standards also exist in this domain, as in the case of manufactured products (AFNOR, ISO, etc.).

Controversial issues such as mad cow disease in Britain, genetically engineered tomatoes in the Community or European patents for laboratory mice implanted with cancer always seem to be in the headlines. The ever-increasing number of EU programmes, laws and committees on health bring consequences for doctors and lawyers, producers and consumers, administrations and associations alike.

All this will be grist for the new **EU-Informationsbrief Gesundheit** (EU Health Newsletter), the second regular publication from EUROPA-KONTAKT e.V., which already produces the monthly *Aktueller EG-Förderbrief*.

But the new newsletter won't only report on the headline issues. More importantly, it will also include information about the no less significant small print in Community health policy - everything which is silently developed and decided, exercised and subsidized, invented or prevented every day in Brussels. The relevance of this for people and professions, branches and authorities is much greater than is usually thought. Issues range from regulations for food additives and

requirements for VDU work, to safety standards for vehicles and rules for the licensing of drugs, not to mention the promotion of rehabilitation technology and a patient's right to confidentiality, the tar content of cigarettes and import levels of certain chemicals, safeguards for toys, surveys of home and leisure accidents, water purity etc., etc., etc.

The *EU-Informationsbrief Gesundheit* will report on this almost endless list of already 'Europeanized' topics. It will give details of people to contact and sources of information in the EU and other European institutions; it will examine Community projects and programmes on health promotion and research, training and further education, as well as collaboration with industry and with third countries; it will discuss EU 'laws' and landmark judgements, and it will announce exhibitions and publications.

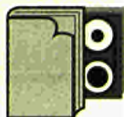
The *EU-Informationsbrief Gesundheit* is published every two months, it includes about 25 to 30 pages, and a year's subscription (inland) costs DM 126 (plus postage and packing). The newsletter can be obtained from:

EUROPA-KONTAKT e.V.
Postfach 39
D - 10411 Berlin
Fax: +49 30 425 01 53

Information:

Susanne Mock
EUROPA-KONTAKT e.V.
Informationsbüro Bonn
Zitelmannstraße 9-11
D - 53113 Bonn
Tel.: +49 228 540 02 31
Fax: +49 228 540 02 32

The objective of the magazine **Innovations in Information** is to share practical initiatives from Europe and around the world to improve disadvantaged and/or disabled consumers' access to information. The April 1995 issue (Number 5), for instance, looked into the future to see how consumers will be able to use their televisions to access a whole world of information brought to them along 'superhighways'; how videotelephony can provide support to elderly people in their own homes, as well as being a valuable tool for deaf people and those with learning difficulties; how in Singapore, an island-wide computer network was established; and how talking pedestrian crossings were introduced in Marseille. *Innovations in Information* welcomes ideas from whoever comes up with innovative



ways of providing information, but has a particularly soft spot for those ideas coming from small groups or individuals which can be readily adapted by others. Thus, the same issue talked about an audio guide to the London underground system designed by a blind traveller determined to help other blind travellers, and a survey of mobility restrictions in public buildings and places throughout Berlin currently being conducted by a group of fifty disabled Berliners.

Innovations in Information is published in English, French, German and Spanish, in print and on audio-cassette.

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The **Centre Régional de la Consommation** of Région Nord-Pas-de-Calais, together with the Consumers in Europe Group (CEG) and the Office of Fair Trading, has published a bilingual brochure entitled ***Carnet de Route du Consommateur / The Consumer's Travel Companion*** intended for French tourists in Britain and British tourists in France, which will be distributed to all travellers using the Channel tunnel. It consists of several parts: 'On the road', 'In the shops', 'The stay', 'Your rights' and 'Useful addresses'.

Contact:

Centre Régional de la Consommation
47 bis rue Barthélémy Delespaul
F - 59000 Lille
Tel.: +33 20 54 44 44
Fax: +33 20 42 09 31

The Belgian non-profit-making association **Question Santé**, which specialises in prevention and health education, has just published ***Passeport Question Santé 95-96*** (1995-1996 Health Passport), a small passport-format guide intended for all persons travelling abroad. It answers such typical questions as: How can I avoid sunstroke and sunburn? How should I travel with a baby or with children? What should I put in my medicines kit? It also contains an updated table on preventive treatment and vaccinations

advised or required in over 180 countries. Finally, it contains a list of approved vaccination units in Belgium.

Contact:

Question Santé
rue du Viaduc 72
B - 1050 Bruxelles
Tel.: +32 2 512 41 74
Fax: +32 2 412 54 36

European Succession Laws, edited by David Hayton, Professor of Law at King's College in London, and published by Chancery Law Publishing, a division of John Wiley & Sons Ltd, summarises clearly and concisely the succession laws of the following European countries: the British Isles, Ireland, France, Spain, Switzerland, Germany, Belgium, the Netherlands, Italy, Portugal, Austria and Denmark.

The introductory chapter, entitled 'The Problems of Diversity', which explains the various Hague Conventions (on Succession, Matrimonial Property, Administration of Estates and on Trusts) forming the background of the succession laws of European countries, was written by David Hayton, while all of the chapters on the individual countries were written by legal experts from those countries.

It goes without saying that within Europe, a vast array of different rules apply to the inheritance of property. For that reason, *European Succession Laws*, which provides an overview of the problems that can arise in the field, followed by a review of domestic succession law and conflict of law rules on a country-by-country basis with suggestions for ways of minimising these problems, will be an extremely valuable working tool for all those concerned with estate planning or advising on the disposition, ownership or distribution of property. In it, they will find practical advice on very concrete points such as:

- residence, domicile and nationality;
- restrictions on disposition;
- forced heirship provisions;
- liability of executors and administrators;
- will formalities;
- distribution rules;
- administrative procedures.

European Succession Laws has been produced in a looseleaf format to ensure that the reader keeps ahead of the latest



legislative changes and procedural developments in this rapidly evolving and increasingly important area. Therefore, when ordering it, the buyer entitles himself to receiving all its future supplements. These are provided whenever there is a change or development in the field (usually twice a year), and their price varies according to their contents. The edition currently available, containing 374 pages, is 'Update 3 - September 1994'. 'Update 4', to be published in summer 1995, will both revise the contents of 'Update 3' and have a number of new chapters expanding coverage of *European Succession Laws* to all EU and EFTA Member States.

Contact:

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Baffins Lane
UK - Chichester PO19 1UD
West Sussex
Tel.: +44 1243 77 03 48 (House Editor)
+44 1243 77 97 77 (switchboard)
Fax: +44 1243 77 58 78



From 16 June 1995 'Co-ownership: a better way'

On **16 June 1995** the French association of co-owners '**Association des Responsables de Copropriété**' (ARC) is to launch a national campaign entitled '**Co-ownership: a better way**', with two objectives: to encourage meetings of co-owners, professionals, administrations, public, para-public or private associations and to disseminate specific initiatives to improve the situation for co-owned properties as well as to train and inform co-owners.

The campaign is intended to answer the following questions:

- What is the best way to adapt the 1965 Law to meet the current requirements for co-ownership and to improve the application of this Law?
- What is the best way to resolve co-ownership disputes?
- How can building management and the profession of building agent be improved?
- What is the best way to resolve the problems of co-owners and co-owned properties?

Among other contributions to the debate, the ARC will propose a **seal of approval** for building agents, setting

out the rules of good management which they would have to observe.

The campaign, to be launched in Paris on 16 June, will be national but based on events taking place at 'département' and regional level. Each local event will bring together partners in co-ownership (professionals, administrations and co-owners themselves) in discussions which will attempt to answer the questions set out above. In addition, four free brochures will be distributed, dealing with the workings of co-ownership, the general assembly, the management committee and the agent.

Ideas will be summarised and the operation reviewed at the beginning of 1996.

Contact:

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Association des Responsables de Copropriété
29 rue Joseph Python
F - 75020 Paris
Tel.: +33 1 40 30 12 82
Fax: +33 1 40 30 12 63

28 August – 8 September 1995 Summer course on Community Consumer Law

The Consumer Law Centre at the Law Faculty of the **Catholic University of Louvain** is organising a summer course on Community consumer law.

The programme, comprising 65 hours of tuition and seminars at Louvain-la-Neuve, is intended for European and national officials working in the field of consumer protection, employees of consumer organisations, lawyers, as well as university researchers, assistants and students. In principle applicants must have university-level legal training, but candidates with equivalent training or sufficient practical experience to profit from the course may also enrol. Some modules will be in French, others in English.

The courses cover such varied fields as Community law on the safety of products and services, product liability and

liability for services, European standardisation, distance selling, cross-border disputes, consumer credit, contracts and unfair terms, to mention but a few. It is impossible to enumerate here all the 25 themes the participants can choose from! To obtain the full programme, together with an enrolment form, contact:

Monique Goyens / Paola Colasanti
Centre de droit de la consommation
place des Doyens 1
B - 1348 Louvain-la-Neuve
Tel.: +32 10 47 85 31
Fax: +32 10 47 85 32

Persons who do not want to attend the entire course may enrol for one or more individual modules.



2-4 November 1995

7th European Television and Film Forum

The **7th European Television and Film Forum** will be held in Crete from **2-4 November 1995**. This year's theme is 'The media in the face of economic developments and social change'.

Contact:

Monique van Dusseldorp
Coordinator European Television and Film Forum
The European Institute for the Media
Kaiserstraße 13
D - 40221 Düsseldorf
Tel.: +49 211 90 104-0
Fax: +49 211 90 104-56

15-16 February 1996

4th International Conference on Product Safety Research

After the 3rd International Conference on Product Safety Research which took place in Amsterdam on 6-7 March 1995, the European Consumer Safety Association (ECOSA) and the Federal Bureau of Consumer Affairs in Australia will organise the **4th International Conference on Product Safety Research** on 15-16 February 1996 in Canberra, Australia, which will deal with applied research into the safety of consumer products.

ECOSA is calling for your contributions. Authors are invited to submit research papers about one of the following research fields:

- product-related accident mechanisms,
- consumer ergonomics,
- collection of anthropometrical data,
- impact biomechanics,

- effectiveness of warnings,
- product safety policy,
- evaluation studies.

Those who wish to present a paper or a poster at the conference are requested to send an abstract to ECOSA before 1 November 1995. The abstract shall summarise the following aspects of the project: problem definition, objective, method, results and conclusions.

More information can be obtained from:

Willem van Weperen
ECOSA Secretariat
PO Box 75169
NL - AD Amsterdam
Tel.: +31 20 511 45 11
Fax: +31 20 511 45 10

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